



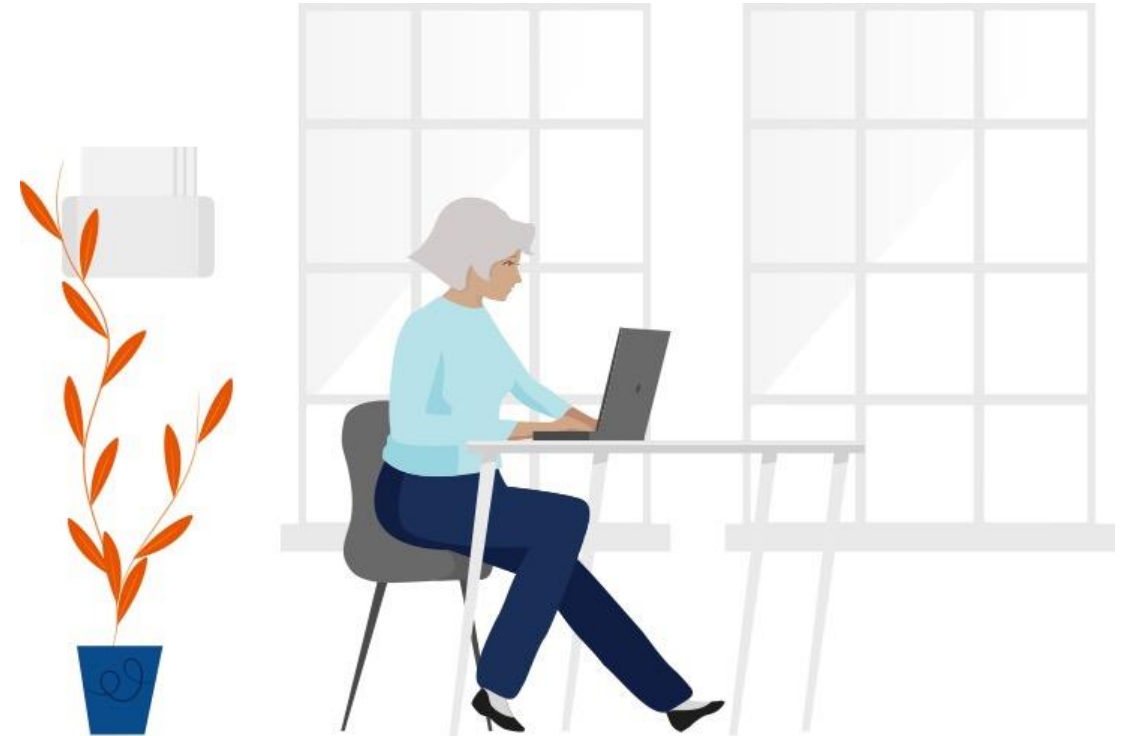
Welcome Rensselaer County Retirees

Aetna Medicare Advantage informational meeting



What we'll cover

- How your new Aetna MedicareSM Plan (PPO ESA) works
- How we make it simple to see your doctors
- Your coverage with the Aetna Medicare Advantage plan
- How you get more with Aetna Medicare Advantage
- What happens next and your resources?
- **Q&A** to answer all your questions





**How simply and efficiently
your new Aetna Medicare plan works**



How Aetna Medicare Advantage plan works

Aetna Medicare Advantage plan

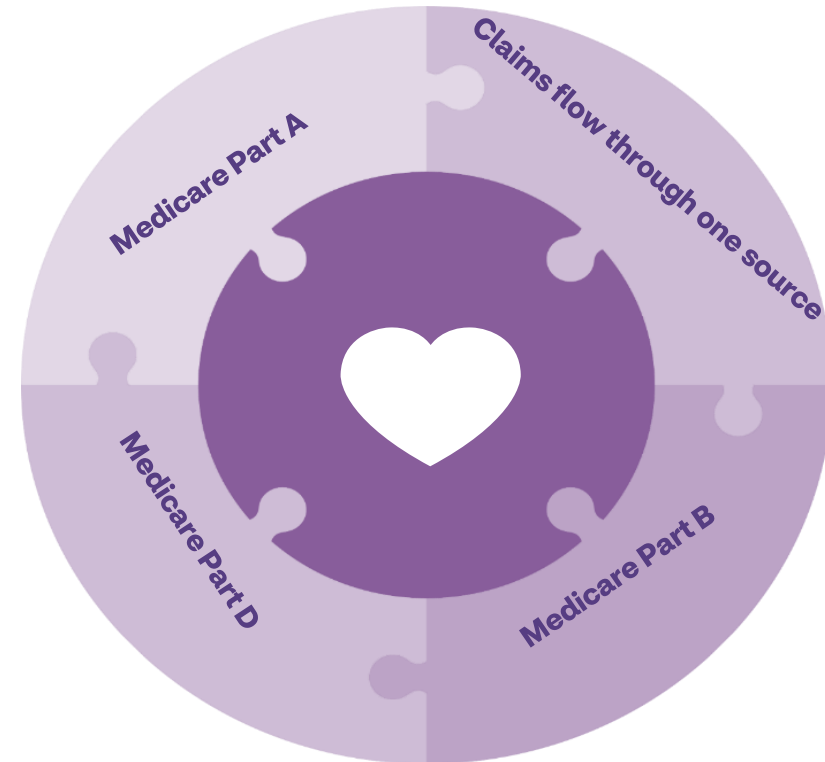
Easy to use, all-in-one plan

One ID card for medical and prescription drug

One monthly Explanation of Benefits each for medical and pharmacy

Programs to help you reach your health goals at no added cost

One plan: Simplicity with care advocacy and wellness

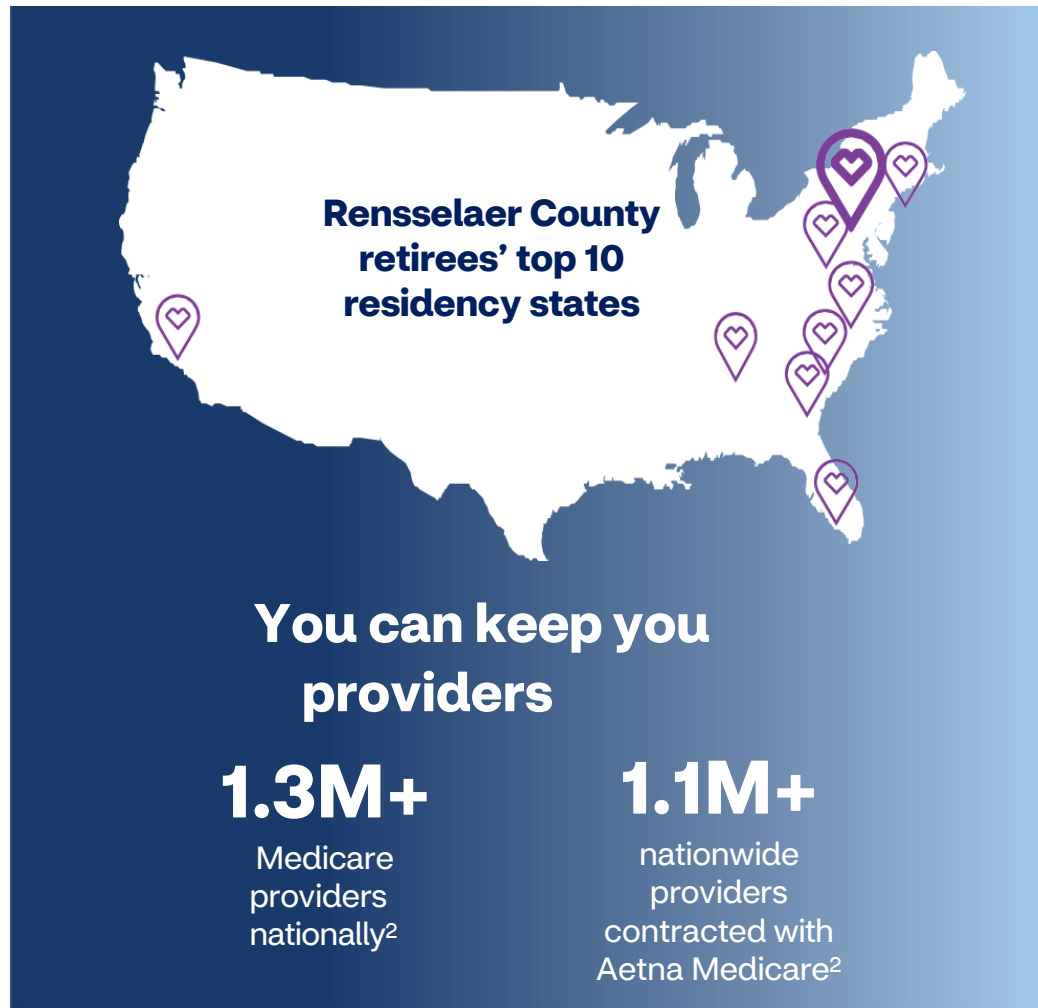


Medicare Advantage plans will cover all Medicare-approved services.



**How we make it simple to
see your doctors**

You are covered the same in or out of network



Aetna Medicare Advantage Preferred Provider Organization (PPO) ESA

- Access to Medicare providers nationwide
- No referrals needed
- Over **1,100,000** network providers and over **4,300** network hospitals*
- See any Medicare doctor at the same in-network cost, as long as they are:
 - Eligible to receive payment under Medicare
 - Willing to bill Aetna
- Covers you nationally when traveling
- Worldwide coverage for emergency and urgent care

*The Aetna Medicare Advantage PPO network as of January 2024.



**Medical benefits designed
for Rensselaer County
retirees**



Let's compare your new medical benefit plan

	Your current plan	Aetna (Passive PPO) ESA
Out-of-pocket maximum	\$3,400	\$3,400
Preventive care	\$0	\$0
Primary care office visit	\$10	\$10
Specialty care office visit	\$15	\$15
Inpatient hospital	\$0	\$0
Outpatient surgery	\$0 or \$20	\$0
Emergency room	\$75	\$75
Urgent Care	\$10 or \$25	\$25
Ambulance	\$100	\$100
Laboratory Services	\$0	\$0
Physical therapy	\$15	\$15
Diabetic Supplies	\$0 or 20%	\$0
Chiropractic Care	\$15	\$15

Full benefit descriptions are included in the benefit summary in your package

Additional benefits that we hope you'll love

SilverSneakers
gym
Membership

Healthy
Rewards for
preventive
services

Non-emergency
transportation

Meal delivery
post-discharge

Hearing Aid
Reimbursement
\$600 / 36 mos.

In-Home
Support

Healthy Home
Visits

Eyewear
Reimbursement
\$100 / 12 mos.

Teladoc/
Telehealth

Dental
Reimbursement
\$250 every year

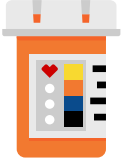
Annual Physical
Exam

Preferred Retail
Pharmacy
Lower Copay





Prescription drug benefits



Terms for understanding prescription drug benefits

Formulary

A list of drugs covered in your plan.

Drug tiers

A group of drugs in a formulary.

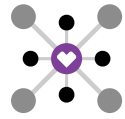
Network

Pharmacies you can use to fill prescription drugs.

Transition process

Possible one-time fill of a noncovered drug.

Your Aetna prescription drug plan offers you:



Pharmacy network

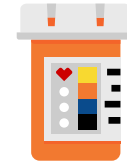
More than **65,000+** pharmacies with **23,000+** preferred locations nationwide



Find a pharmacy

Visit **AetnaRetireePlans.com** in the *“Find doctors and prescription drugs”* section to view our online directory.

Or call the number on your Aetna® member ID card.



Find your drug

Visit **AetnaRetireePlans.com** in the *“Formulary Name”* box, *select*

“2024 Classic Plus (4 Tier) Formulary”

Or call the number on your Aetna® member ID card.

CVS Caremark® Mail Service Pharmacy

The prescriptions you fill regularly are conveniently delivered to your door within 10 days after processing your order.

Two easy steps to get started:

1. See if your medication is available through mail order.
 - Check your plan formulary (drug list) or call the number on your member ID card.
2. Choose how to sign up:
 - Register online through your member website.
 - Call Member Services at the number on your member ID card.



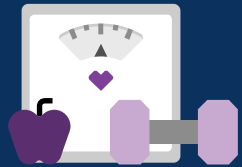


Let's compare your prescription drug plans

	Your current Part D plan	Aetna® Part D plan
Pharmacy network	Humana Employer Plan Network	Aetna P1 Preferred Network
Formulary name	Humana Employer Plan	Classic Plus 4 Tier
Deductible	None	None
Tier 1 - Generics	\$0	\$0
Tier 2 – Preferred Brand	\$20	\$19 at Preferred locations \$20 at Standard locations
Tier 3 – Non-Preferred Brand	\$35	\$35
Tier 4 - Specialty	\$35	\$35
Coverage gap	Full coverage in the gap	Full coverage in the gap
Catastrophic Phase	Same copays as above until \$,8000 TrOOP, then \$0 copay	Same copays as above until \$,8000 TrOOP, then \$0 copay
Mail-order drugs	2X retail cost share for a 90-day supply	2X times retail cost share for a 90-day supply



**You get more with Aetna
Medicare Advantage**



Wellness

Discover wellness

Healthy Home Visit

Get a home visit from a licensed doctor or nurse to assess your health and safety needs.

Hearing Aid reimbursement

\$600 reimbursement every 36 months

Eyewear Reimbursement

\$100 reimbursement every 12 months

Dental Reimbursement

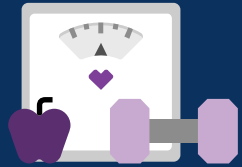
\$250 reimbursement every year

Healthy Lifestyle Coaching

Talk with a health coach who can help you create a realistic plan to improve your health. Stop smoking, manage stress, improve nutrition or manage weight.

24-hour Nurse Line

Toll-free, 24-hour access to nurses who can answer your health questions.



Wellness

Discover wellness

SilverSneakers® fitness program

Join any one of over 14k locations nationwide or take online classes at home. Use Apple Fitness+SM on your iPhone®. At no cost to you!

Non-emergency transportation

Access up to 24 one-way rides for non-emergency transportation to your medical appointments.

MDLIVE®

Access to virtual mental health visits by phone or video chat through MDLIVE board-certified psychiatrists and licensed therapists.

Teladoc Health®

Connect with a **Teladoc Health physician 24/7 by web, phone or mobile app** from home, for nonemergency medical needs.



Support

Support to make life easier

Resources For Living®

A Resources For Living life consultant can connect you with a wide-range of cost-effective and reliable services in your area.

Meal Home Delivery program

Get up to 14 delicious and nutritious meals delivered to your home after your hospital stay.

Healthwise® Knowledgebase

Discover online tools and resources to help you live healthier and manage your conditions.



Continuity of care

Changing to Aetna® doesn't mean changing your plans for your medical care

We know how important it is to have:

- No interruption in your ongoing or complex care that goes beyond May 31st, 2024
- Your current doctors involved, since they know you best
- Support through this plan change
- Complete the Continuity of Care Form in your packet

Our nurse care managers are ready to support you to ensure your planned treatment, medications or surgeries are not disrupted.

Call us with your transition of care needs.



**What happens next and your
resources?**

What happens next?

- You will be automatically enrolled in the Aetna Medicare Advantage plan, **effective June 1, 2024**.
- You won't need to do anything!

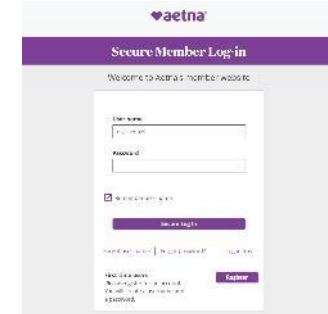
Confirmation letter



Welcome kit



Sign up for your member website

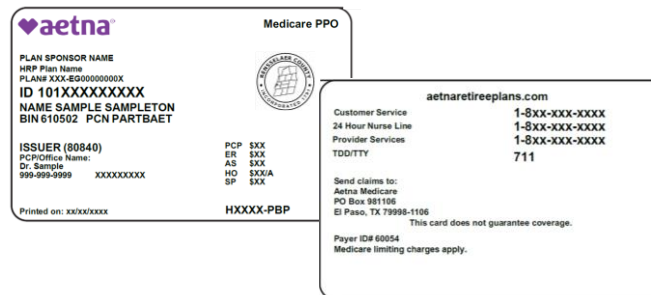


Apr

May

Jun

Retiree Educational Meeting & Webinar



Aetna® medical and prescription drug ID card

Take advantage of your new benefits.

Expect a welcome call in June to see if you have any questions about the transition.

Your resources



Aetna® Member Services

Questions, call Aetna Member Services at: **1-800-307-4830 (TTY: 711)**, Monday through Friday, 8 AM to 9 PM ET.



Aetna website for retirees

To look up a provider online, find information about the plan, visit us online: **AetnaRetireePlans.com**.



Rensselaer County Human Resources

Questions on your eligibility or to update your personal information, call **Rensselaer County Human Resources** at **518-270-2930**.



**Thank
you**



Aetna Medicare is a PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. Every year, Medicare evaluates plans based on a 5-star rating system. Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information. Aetna Medicare's pharmacy network includes limited lower cost, preferred pharmacies in applicable areas. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, members please call the number on your ID card, or consult the online pharmacy directory at <http://www.aetnamedicare.com/pharmacyhelp> For mail-order, you can get prescription drugs shipped to your home through the network mail-order delivery program. You can call Aetna if you do not receive your mail-order drugs within this timeframe. Members may have the option to sign-up for automated mail-order delivery. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2023 Tivity Health, Inc. All rights reserved.] Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies.

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